

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA
LAS VEGAS DIVISION**

In re: PEREZ-TERRAZAS, CASIMIRO	§	Case No. 08-20139-BAM
PEREZ, MARIA CARMEN	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on September 04, 2008. The undersigned trustee was appointed on September 04, 2008.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 8,159.11

Funds were disbursed in the following amounts:

Administrative expenses	<u>19.07</u>
Payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>8,140.04</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 07/07/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$409.10. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$409.10, for a total compensation of \$409.10. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$182.73, for total expenses of \$182.73.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/21/2010 By: /s/James F. Lisowski, Sr., Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-20139-BAM

Trustee: (480230) James F. Lisowski, Sr., Trustee

Case Name: PEREZ-TERRAZAS, CASIMIRO
PEREZ, MARIA CARMEN

Filed (f) or Converted (c): 09/04/08 (f)

§341(a) Meeting Date: 10/10/08

Period Ending: 09/21/10

Claims Bar Date: 07/07/09

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 3904 Herford Lane No value to estate. Surrendered.	170,000.00	0.00	DA	0.00	FA
2 Wells Fargo checking account #1536 Value not worth administration.	100.00	100.00	DA	0.00	FA
3 Household goods and furnishings No value to estate.	1,500.00	0.00	DA	0.00	FA
4 Clothing No value to estate.	500.00	0.00	DA	0.00	FA
5 Wedding bands No value to estate.	800.00	0.00	DA	0.00	FA
6 2000 Chevy Astro Van No value to estate.	7,000.00	0.00	DA	0.00	FA
7 2008 tax refund (wife) (u) Asset - Based on 08' refund.	843.86	843.86		843.86	FA
8 2008 tax refund (husband) (u) Asset - Based on 08' refund.	792.43	792.43		792.43	FA
Int INTEREST (u)	Unknown	N/A		0.11	FA
9 Assets Totals (Excluding unknown values)	\$181,536.29	\$1,736.29		\$1,636.40	\$0.00

Major Activities Affecting Case Closing:

Approval of TFR by USTO

Initial Projected Date Of Final Report (TFR): October 10, 2010

Current Projected Date Of Final Report (TFR): September 17, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-20139-BAM
Case Name: PEREZ-TERRAZAS, CASIMIRO
 PEREZ, MARIA CARMEN

Taxpayer ID #: 54-6936606

Period Ending: 09/21/10

Trustee: James F. Lisowski, Sr., Trustee (480230)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: 312-2402614-65 - Money Market Account

Blanket Bond: \$7,100,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/26/09		CH#2326602856 Casimiro Perez	Payment for Casimiro 2008 tax refund		1,171.00		1,171.00
	{8}		792.43	1224-000			1,171.00
			Return debtor portion of tax refund 378.57	1280-000			1,171.00
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.04		1,171.04
05/07/09		JPMORGAN CHASE BANK, N.A.	Backup Withholding posting	2810-000		-0.01	1,171.05
05/07/09		Federal withholding	Federal withholding	2810-000		0.01	1,171.04
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.04		1,171.08
06/22/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.03		1,171.11
06/22/09		To Account #312240261466	Prepare for closing of case	9999-000		1,171.11	0.00

ACCOUNT TOTALS	1,171.11	1,171.11	\$0.00
Less: Bank Transfers	0.00	1,171.11	
Subtotal	1,171.11	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1,171.11	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-20139-BAM
Case Name: PEREZ-TERRAZAS, CASIMIRO
 PEREZ, MARIA CARMEN

Taxpayer ID #: 54-6936606

Period Ending: 09/21/10

Trustee: James F. Lisowski, Sr., Trustee (480230)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: 312-2402614-66 - Checking Account

Blanket Bond: \$7,100,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/22/09		From Account #312240261465	Prepare for closing of case	9999-000	1,171.11		1,171.11
08/18/09		CH#96189376 US Treasury	2008 tax refund check		6,988.00		8,159.11
	{7}		843.86	1224-000			8,159.11
			Return debtor portion of 6,144.14 tax refund	1280-000			8,159.11
01/21/10	101	International Sureties, Ltd.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/21/2010 FOR CASE #08-20139	2300-000		19.07	8,140.04
04/20/10		Wire out to BNYM account 000240261466	Wire out to BNYM account 000240261466	9999-000	-8,140.04		0.00

ACCOUNT TOTALS	19.07	19.07	\$0.00
Less: Bank Transfers	-6,968.93	0.00	
Subtotal	6,988.00	19.07	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,988.00	\$19.07	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-20139-BAM
Case Name: PEREZ-TERRAZAS, CASIMIRO
PEREZ, MARIA CARMEN
Taxpayer ID #: 54-6936606
Period Ending: 09/21/10

Trustee: James F. Lisowski, Sr., Trustee (480230)
Bank Name: The Bank of New York Mellon
Account: 9200-02402614-66 - Checking Account
Blanket Bond: \$7,100,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account 312240261466	Wire in from JPMorgan Chase Bank, N.A. account 312240261466	9999-000	8,140.04		8,140.04

ACCOUNT TOTALS	8,140.04	0.00	\$8,140.04
Less: Bank Transfers	8,140.04	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # 312-2402614-65	1,171.11	0.00	0.00
Checking # 312-2402614-66	6,988.00	19.07	0.00
Checking # 9200-02402614-66	0.00	0.00	8,140.04
	\$8,159.11	\$19.07	\$8,140.04

Claims Register

Case: 08-20139-BAM PEREZ-TERRAZAS, CASIMIRO

Claims Bar Date: 07/07/09

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	James F. Lisowski, Sr., Trustee P.O. Box 95695 Las Vegas, NV 89193 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 09/04/08		\$409.10 \$409.10	\$0.00	\$409.10
	James F. Lisowski, Sr., Trustee P.O. Box 95695 Las Vegas, NV 89193 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 09/04/08		\$182.73 \$182.73	\$0.00	\$182.73
1	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK RESURGENT CAPITAL SERVICES,PO BOX 10587 GREENVILLE, SC 29603-0587 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/12/08		\$249.51 \$249.51	\$0.00	\$249.51
2	LVNV FUNDING LLC RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/12/08		\$1,895.52 \$1,895.52	\$0.00	\$1,895.52
3	LVNV FUNDING LLC RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/12/08		\$1,972.18 \$1,972.18	\$0.00	\$1,972.18
4	LVNV FUNDING LLC RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/12/08		\$447.52 \$447.52	\$0.00	\$447.52
5	ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/08/09		\$828.81 \$828.81	\$0.00	\$828.81
6	ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/08/09		\$7,962.69 \$7,962.69	\$0.00	\$7,962.69

Claims Register

Case: 08-20139-BAM PEREZ-TERRAZAS, CASIMIRO

Claims Bar Date: 07/07/09

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
7	HUDSON & KEYSE, LLC PO BOX 1090 MENTOR, OH 44061 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/13/09		\$2,562.43 \$2,562.43	\$0.00	\$2,562.43
8	RECOVERY MANAGEMENT SYSTEMS CORPORATION FOR GE MONEY BANK,DBA JCPENNEY CREDIT SERVICES,25 SE 2ND AVE STE 1120 MIAMI, FL 33131 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 06/24/09		\$1,164.76 \$1,164.76	\$0.00	\$1,164.76
CP	Casimiro Perez-Terrazas 879 Rhingold Way Las Vegas, NV 89110 <8500-00 Funds Paid to Third Parties>, 201	Unsecured 09/04/08	Return debtor's portion of 2008 tax refund.	\$378.57 \$378.57	\$0.00	\$378.57
IS	International Sureties, Ltd. One Shell Square 701 Poydras Street, Ste. 420 New Orleans, LA 70139 <2300-00 Bond Payments>, 200	Admin Ch. 7 09/04/08	Bond premium payment on ledger balance as of 1/21/10	\$19.07 \$19.07	\$19.07	\$0.00
MP	Maria Carmen Perez 629 Triest Court Las Vegas, NV 89110 <8500-00 Funds Paid to Third Parties>, 201	Unsecured 09/04/08	Return co-debtor's portion of 2008 tax refund.	\$6,144.14 \$6,144.14	\$0.00	\$6,144.14
Case Total:					\$19.07	\$24,197.96

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-20139-BAM

Case Name: PEREZ-TERRAZAS, CASIMIRO

Trustee Name: James F. Lisowski, Sr., Trustee

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> James F. Lisowski, Sr., Trustee	\$ 409.10	\$ 182.73
<i>Attorney for trustee</i>	\$	\$
<i>Appraiser</i>	\$	\$
<i>Auctioneer</i>	\$	\$
<i>Accountant</i>	\$	\$
<i>Special Attorney for trustee</i>	\$	\$
<i>Charges,</i> U.S. Bankruptcy Court	\$	\$
<i>Fees,</i> United States Trustee	\$	\$
<i>Other</i>	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 17,083.42 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF		
<u>1</u>		\$ <u>249.51</u>	\$ <u>14.98</u>
<u>2</u>	LVNV FUNDING LLC	\$ <u>1,895.52</u>	\$ <u>113.79</u>
<u>3</u>	LVNV FUNDING LLC	\$ <u>1,972.18</u>	\$ <u>118.39</u>
<u>4</u>	LVNV FUNDING LLC	\$ <u>447.52</u>	\$ <u>26.86</u>
<u>5</u>	ASSET ACCEPTANCE LLC	\$ <u>828.81</u>	\$ <u>49.75</u>
<u>6</u>	ASSET ACCEPTANCE LLC	\$ <u>7,962.69</u>	\$ <u>477.99</u>
<u>7</u>	HUDSON & KEYSE, LLC	\$ <u>2,562.43</u>	\$ <u>153.82</u>
	RECOVERY MANAGEMENT SYSTEMS CORPORATION		
<u>8</u>		\$ <u>1,164.76</u>	\$ <u>69.92</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.